

## **Facts You Need to Know About Medicare–Approved Drug Discount Cards**

**Medicare-approved drug discount cards offer real savings.**

- More discount cards are offering you competitive prices for your prescription drugs.
- Savings on brand-name drugs range from 16 to over 30 percent off usual retail prices and 11 ½ to 17 percent off the average retail prices (including the retail discounts that many people with drug coverage receive), with significantly larger discounts available on mail-order drugs. Savings for generic drugs are even larger, ranging between 30 to 60 percent or more.

**If you are enrolled in Medicare you are eligible to enroll in a Medicare-approved drug discount card**, unless you receive outpatient prescription drugs through Medicaid. If you are getting real help with your drug costs from other sources – like retiree insurance, Medigap coverage, or health plan benefits - you don't need to do anything. **If you are struggling with high drug prices, it's worth finding out more.**

**If you have a limited income and you do not have drug coverage, you can get even more help.** If your monthly income in 2004 is no more than \$1,047 if you are single or no more than \$1,404 if you are married, you might qualify for a \$600 credit on the Medicare-approved drug discount card. You can also get another \$600 credit for 2005. In addition, you might qualify for additional, larger discounts from many drug manufacturers.

**Signing up for a Medicare-approved drug discount card is voluntary. You can sign up any time this year and there's no deadline or late enrollment penalty.** Enrollment started on May 3, 2004. Sign up in May 2004 to get the benefits when the program begins in June 2004. **If you have a limited income, you should look into the program now. Enrolling before June means that you can get the full benefit of the discounts and the financial assistance with drug costs.**

- Enrollment forms for the Medicare-approved drug discount cards are available on [www.medicare.gov](http://www.medicare.gov) or by calling 1-800-MEDICARE. We will mail you a Medicare-approved drug discount card enrollment form, if you request it. If you qualify, we will send you the enrollment form to apply for the \$600 credit.
- **Card fees are low.** The maximum card fee is \$30 per year, but many cards have lower fees or no fee.
- After you choose a card, you can send your completed enrollment forms to the company offering the Medicare-approved drug discount card you want. You will usually get your drug discount card within one week. You can start using your card on the first day of the next month. If you want to change to another Medicare-approved drug discount card for 2005, you can make a different choice from mid-November until the end of December 2004.

### **3 Simple Steps to Get A Medicare–Approved Drug Discount Card**

Different people have different drug needs and prefer to get their medicines in different ways. To compare cards and decide which Medicare-approved drug discount card is best for you, contact Medicare for help – either by calling 1-800-MEDICARE (1-800-633-4227), visiting [www.medicare.gov](http://www.medicare.gov) or contacting your local State Health Insurance Assistance Program (SHIP). If you visit [www.medicare.gov](http://www.medicare.gov), you can use our Price Compare tool to help choose your card or you can download our *Guide to Choosing a Medicare-Approved Drug Discount Card* for more information.

You can always talk to a live person at 1-800-MEDICARE to get the facts you need. To better serve you when you contact us, have the following information ready:

1. Your ZIP code,
2. Your medicines and doses (you can find this information on your pill bottles), and
3. Your total monthly income (if you are interested in the additional financial help available for people with Medicare who have lower incomes).

To help narrow your discount card choices, you can also tell us your preferred pharmacy, whether you are interested in low-cost or no-cost cards, and the names of any specific cards you want more information about.

If you call 1-800-MEDICARE, we will send you a personalized brochure that allows you to look at discount cards based on your drug needs and your preferences about how to get your medicines. You can use this personalized information to

- Look at the prices being offered for all of your drugs,
- Look at the annual enrollment fee charged by card sponsors that provide the best prices on your drugs, and
- Look at the pharmacies that accept the discount card to make sure your preferred pharmacy is included.

We will also send you a simple enrollment form and tell you how to contact the card sponsors directly for additional information or to enroll.

Requests for information about the Medicare-approved drug discount cards are at an all-time high. We have increased the number of customer service representatives from 1,200 to 3,000 at the Medicare call centers to make sure we can respond to every one of your calls. We are taking other steps to help reduce your call time and to use our [medicare.gov](http://www.medicare.gov) web site more easily. The best times for you to call to get the shortest waiting time are after 6:00 p.m. EST and before 6:00 a.m. EST. The best days to call are Thursday, Friday and Sunday.